



Substitute for Form 7449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: March 26, 2010

(use as many sheets as necessary)

Sheet

1

of

6

Complete if Known

Application Number	10/825,440
Filing Date	4/14/2004
First Named Inventor	Bruce BENT
Art Unit	3693
Examiner Name	Jagdish Patel
Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pgs., Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	O1	4,985,833	01-15-1991	ONCKEN	
	O2	5,631,828 (Previously disclosed)	05-20-1997	HAGAN	
	O3	5,893,078 (Previously disclosed)	04-06-1999	PAULSON	
	O4	6,049,782 (Previously disclosed)	04-11-2000	GOTTESMAN et al.	
	O5	7,376,606 B2 (Previously disclosed)	05-20-2008	JACOBSEN	
	O6	2002/0178098 A1	11-28-2002	BEARD	
	O7	2004/0039674 A1	02-26-2004	COLOMA	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pgs., Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	O8	Memorandum from Ken Johnson re: Insured Deposit Products, August 18, 1992, 3 pgs.	
	O9	Memorandum from John E. Oncken re: Insured Savings Update, June 15, 1990, 7 pgs.	
	O10	Memorandum from John E. Oncken re: Brokered Deposit Issue vs. Insured Savings, March 22, 1990, 8 pgs.	
	O11	Memorandum from Ed Piner re: Insured Savings Product Update, February 1, 1990, 4 pgs.	
	O12	Insured Savings Correspondent Agreement with Exhibits A-D, 28 pgs.	
	O13	First City, Texas Insured Savings Agency Agreement with Exhibits A-B and Insured Savings Program, 10 pgs.	

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	O14	Product Bulletin from Bill McCain, Subject: Insured Savings Product Announcement, May 8, 1989, 7 pgs.	
	O15	Insured Savings Project Team Meeting, February 2, 1989, 16 pgs.	
	O16	Insured Savings Product Description, Product Name: Insured Savings, Product Description: U.S. Patent #4,985,833, 3 pgs.	
	O17	Letter to Tim C. Lear, September 20, 1988, 1 pg., with Memorandum from Ed Piner, re: Insured Savings Product, November 9, 1988, and Letter from Tara L. Cyr, December 9, 1988, 1 pg.	
	O18	Automatic Insured Deposit Method, Patent Application Information, July 11, 1988, 17 pgs.	
	O19	Insured Savings, Overview & Marketing Plan, December 6, 1988, 23 pgs.	
	O20	Memorandum from Dick Zinser, re: A First City-Austin deposit program to hold existing customers' deposits, March 17, 1988, 7 pgs.	
	O21	Insured Savings Remote Site Sweep Procedures, 3 pgs.	
	O22	Letter to Malcolm L. Duke, December 27, 1989 with Insured Savings Correspondent Agreement, Exhibits A-D, and Letter to Malcolm L. Drake, November 21, 1989, 37 pgs.	
	O23	Memorandum from Ken Johnson, re: Attached Insured Savings Letters, July 5, 1990, 1 pg.	
	O24	Letter to Jerry Crutsinger, July 3, 1990, 1 pg.	
	O25	Letter to Bill Goertz, July 3, 1990, 1 pg.	
	O26	Letter to Susan Goodwin, July 3, 1990, 1 pg.	
	O27	Insured Savings Rate Change Notice, 1 pg.	
	O28	Addendum to Insured Savings Agency Agreement, 1 pg.	
	O29	Letter to Paula Martin, July 3, 1990, 1 pg.	
	O30	Letter to John Lovell, July 3, 1990, 1 pg.	

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	O31	Insured Savings Balance Limits form, 1 sheet.	
	O32	Email from John Oncken re: Depository Levels at Insured Savings Depositories, November 2, 1989, 1 pg.	
	O33	Cash Management Balance Monitoring Agreement Form 1 sheet.	
	O34	Memorandum from Ed Piner, Subject: Discontinuation of Automatic Balance Monitoring in conjunction with Insured Savings Accounts, May 21, 1991, 1 pg.	
	O35	Blank form letter from Edward N. Piner, May 24 1991, 1 pg.	
	O36	Letter from First City National Bank of Austin, September 20, 1982, 5 pgs.	
	O37	First City, Texas – Austin, Special Products, February 20, 1992, with Schedule A & Schedule B, 6 pgs.	
	O38	Letter From William W. Wiles, Secretary of the Board, Board of Governors of the Federal Reserve System, June 22, 1983, 6 Sheets. (Previously disclosed)	
	O39	Letter From Oliver I. Ireland, Associate General Counsel, Board of Governors of the Federal Reserve System, June 22, 1988, 5 Sheets. (Previously disclosed)	
	O40	Alliance Insured Account, Information Statement, September 1999, 6 sheets.	
	O41	Lawsuit by Carlo DeBlasio <i>et al.</i> and Merrill Lynch & Co., Inc. <i>et al.</i> , Opinion and Order, July 27, 2009, Civil Action No. 07 CIV. 318, 47 pgs.	
	O42	Lawsuit by Carlo DeBlasio <i>et al.</i> and Merrill Lynch & Co., Inc. <i>et al.</i> , Second Amended Class Action Complaint, Jury Trial Demanded, June 11, 2007, Civil Action No. 07 cv 318, 137 pgs.	
	O43	Investors MoneyAccount SM and Insurance Plus Service Agreement, Schedule A, 3 sheets.	
	O44	Investors MoneyAccount SM (an FDIC-insured money market account), 4 sheets.	
	O45	Investors MoneyAccount SM The FDIC-Insured Money Market with an Important Plus., 2 sheets.	
	O46	Investment Company Act of 1940 – Section 3(a)(1), 2(a)(36); Securities Act of 1933 – Section 2(1), November 29, 1985, Kempter Financial Services, Inc., 9 pgs.	
	O47	Insured Money Account Program Agreement and Disclosure Statement, 11 sheets.	

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	O48	First National Bank in Brookings, Certificates of Deposit, 5 sheets.	
	O49	Summary of Commentary on Current Economic Conditions by Federal Reserve Districts, January 1985, 44 pgs.	
	O50	Board of Governors of the Federal Reserve System, Blank Form Letter, April 22, 2004, 8 pgs.	
	O51	FDIC Law, Regulations, Related Acts, 4000 – Advisory Opinions, FDIC-93—35, June 28, 1993, 2 sheets.	
	O52	§204.134, 12 CFR Ch. 11 (1-1-09 Edition), 2 sheets.	
	O53	Money Fund \$\$ Moving to Bank Deposits, 6 <i>FRC Monitor</i> , December 2003, 2 sheets.	
	O54	Crane, P. & Krasner, Mike, <i>An iMoney Net Special Report</i> TM , "Brokerage Cash Sweep Options: The Shift from Money Funds to FDIC-Insured Bank Deposit Accounts", November 2004, 64 pgs.	
	O55	The May 1998 Senior Financial Officer Survey, <i>Board of Governors of the Federal Reserve System</i> , with Appendix A, 48 pgs.	
	O56	Interest Rate Review© A Publication of <i>Meyer Weekly Interest Rate Survey</i> , A Look At Tiers, Vol. II, No. 4, April 1987, 6 pgs.	
	O57	Interest Rate Review© A Publication of <i>Meyer Weekly Interest Rate Survey</i> , A Study of Historical Rates and Yields, Vol. II, No. 6, June 1987, 8 pgs.	
	O58	Blank form letter to Oliver Ireland, October 7, 1994, 1 pg.	
	O59	Letter to L.P. Fleming, Jr. Esq., February 7, 1995, 3 pgs.	
	O60	Letter to James E. Creekman, August 1, 1995, 4 pgs.	
	O61	Letter to Brenda L. Skidmore, August 30, 1995, 4 pgs.	
	O62	Merrill Lynch & Co., Inc. Form 10-K405 (Annual Report (Regulation S-K, item 405)), Filed 03/14/02 for the Period Ending 12/28/01, with Schedules, Exhibits, and 2001 Annual Report, 248 pgs.	
	O63	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," January 2000 4 Sheets. (Previously disclosed)	
	O64	Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets. (Previously disclosed)	

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	O65	Merrill Lynch, Information Statement Regarding Changes to Interest Rates on Deposits in the Merrill Lynch Banks, Document 64-14, November 12, 2007, Case 1:07-cv-00318, 2 sheets.	
	O66	Street Talk, "Merrill Moves CMA Cash to Bank", <i>On Wall Street</i> , November 2000, 1 sheet.	
	O67	Quest Insured Account, <i>QUESTessentials</i> , 3 sheets.	
	O68	Quest Insured Account, <i>Information Statement</i> , 5 sheets.	
	O69	OCC Insured Bank Deposit Account, 3 sheets.	
	O70	Insured Bank Deposit Account, <i>Information Statement</i> , July 1, 2000, 2 sheets.	
	O71	Letter from Marilyn J. Hensle, announcing Salomon Smith Barney Bank Deposit Program. SM , with Q&A, 14 sheets.	
	O72	Bank Deposit program Disclosure Statement, <i>Salomon Smith Barney</i> , 3 sheets.	
	O73	FDIC Law, Regulations, Related Acts, 4000 – Advisory Opinions, FDIC-87-25, October 22, 1987, 1 sheet.	
	O74	FDIC Law, Regulations, Related Acts, 4000 – Advisory Opinions, FDIC-86-21, July 23, 1986, 2 sheets.	
	O75	The Merrill Lynch Cash Management Account, Financial Service, 18 pgs.	
	O76	The Insured Savings Account, Issuer Guide to Offering MMDAs through Merrill Lynch, 27 pgs.	
	O77	Insured Savings Account Fact Sheet, The Merrill Lynch Cash Management Account Financial Service, 1987, 11 pgs.,	
	O78	CMA Insured Savings Account Fact Sheet, 1994, 9 pgs.	
	O79	A Guide to Your CMA Account, 1995, 19 pgs.	
	O80	Insured Savings Account Fact Sheet, The Merrill Lynch Cash Management Account Financial Service, 1985, 4 pgs.	
	O81	CMA Insured Savings Account Fact Sheet, 1997, 13 pgs.	

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	O82	BLACKWELL, ROB, Salomon's Sweep Plan Raises FDIC Fund Alarm, <i>American Banker</i> , December 6, 2000, 2 pgs.		
	O83	Insured Deposit Account (IDA), May 21, 1996, 11 pgs.		
	O84	An Introduction to the Smith Barney <i>Insured Deposit Account</i> , 1995, 8 pgs.		
	O85	Memorandum from Ted Hamilton re: Insured Deposit Account, October 10, 1995, 13 pgs.		
	O86	The Insured Deposit Account: " <i>Money in the Bank</i> ", 1997, 2 sheets.		
	O87	Merrill Joins Money Market Account, CMA; Broker Begins Testing With 12 Institutions, <i>Lexis Nexis</i> , September 23, 1983, 4 pgs.		
	O88	Form 8-K Merill Lynch & Co Inc – MER, Filed: March 7, 2002, Report of unscheduled material events or corporate changes, 41 pgs.		
	O89	Lawsuit by Island Intellectual Property LLC and Intraseep LLC against Deutsche Bank Trust Company Americas and Total Bank Solutions, Complaint for Patent Infringement, Jury Trial Demanded, February 23, 2010, Case No. 10 CV 1518, (Document 1).		
	O90	Lawsuit by Island Intellectual Property LLC and Lids Capital LLC against Deutsche Bank Trust Company Americas and Total Bank Solutions, Complaint for Patent Infringement, Jury Trial Demanded, March 16, 2010, Case No. 10 CV 2268.		
	O91	Quest Cash Management Services Memorandum to Tom Duggan, Re: Quest Insure Account, November 16, 1993.		

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